

FACTS

WHAT DOES NEW CENTURY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and income• Account balances and payment history• Credit history and credit scores <p>When you are no longer our member, we continue to share information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their member's personal information, the reasons New Century chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does New Century share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders, and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial institutions	No	N/A
For our affiliates' everyday business purposes— Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— Information about your creditworthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

Questions?	<p>Write to: Member Services New Century Credit Union 707 SE Quincy Street Topeka, KS 66603</p> <p>Call: 785 235-9551 or toll-free 800 258-0053</p> <p>Visit us online: www.newcenturycu.com</p>
-------------------	---

Who we are	
Who is providing this notice?	New Century Credit Union
What we do	
How does New Century Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>New Century regularly tests and assesses its security measures and adopts upgrades and enhancements as necessary.</p>
How does New Century Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information for others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	If a member limits sharing for an account, it will apply to all joint owners for that account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
For more information on our privacy policy or to limit your sharing, you may write us at 707 SE Quincy Street, Topeka, Kansas 66603, or call us at (785) 235-9551 or toll-free 800 258-0053.	